2.22 Sistem Perbankan: Komponen Modal
Banking System: Constituents of Capital

RM juta *RM million*

Akhir tempoh / End of period	Modal Kumpulan 1 / *Tier-1 Capital*	Modal Kumpulan 2 / *Tier-2 Capital*	Jumlah Modal / *Total Capital*	Pelaburan di dalam anak-anak syarikat dan pemegangan modal institusi perbankan lain / *Investment in subsidiaries and holdings in other banking institutions capital*	Modal Asas / *Capital Base*	Aset Mengikut Wajaran Risiko / *Assets by Risk Weight*					Jumlah aset berwajaran risiko[3] / *Total Risk Weighted Assets*[3]	Nisbah Modal Berwajaran Risiko / *Risk-Weighted Capital Ratio (%)*	Nisbah Modal Teras / *Core Capital Ratio (%)*
						0%	10%	20%	50%	100%			
2008 Jan/Jan.[5]	86,358.3	33,149.8	119,508.1	9,209.4	110,298.7	286,031.3	6,257.4	199,069.2	179,978.5	615,946.2	808,648.5	13.6	10.6
Feb./Feb.	87,040.6	33,508.6	120,549.1	10,762.3	109,786.8	298,990.2	6,319.5	196,356.6	181,520.1	620,850.9	816,439.1	13.4	10.6
Mac/Mar.	86,689.9	35,393.7	122,083.6	10,813.0	111,270.6	297,008.1	6,554.8	190,156.3	185,214.9	629,440.9	833,831.6	13.3	10.4
Apr./Apr.	85,073.3	35,288.4	120,361.8	11,289.1	109,072.7						832,596.4	13.1	10.1
Mei/May	85,041.5	36,977.8	122,019.3	11,261.6	110,757.7						854,255.0	13.0	9.9
Jun/June	94,739.9	37,115.8	131,855.6	13,316.1	118,539.6						870,870.1	13.6	10.8
Jul/July	95,144.6	37,179.9	132,324.5	13,425.0	118,899.5						873,438.2	13.6	10.9
Ogos/Aug	96,168.6	37,733.2	133,901.8	14,853.1	119,048.7						885,695.8	13.4	10.8
Sep/Sept	97,742.5	37,906.6	135,649.2	20,154.6	115,494.6						889,824.1	13.0	10.6
Okt./Oct.	98,600.5	37,290.1	135,890.7	21,540.5	114,350.2						903,259.8	12.7	10.4
Nov/Nov.	98,664.2	40,671.0	139,335.2	25,545.7	113,789.5						911,899.8	12.5	10.4
Dis./Dec.	101,242.1	39,894.4	141,136.5	25,943.4	115,193.1						910,824.4	12.6	10.6
2009 Jan/Jan.	106,229.9	39,190.5	145,420.4	26,636.8	118,783.6						909,322.9	13.1	11.1
Feb./Feb.	106,254.6	39,921.0	146,175.6	26,408.1	119,767.5						909,087.9	13.2	11.2
Mac/Mar.	107,457.7	39,716.6	147,174.3	26,732.3	120,442.0						886,746.5	13.6	11.6
Apr./Apr.	113,966.3	39,328.8	153,295.1	27,197.7	126,097.4						889,343.9	14.2	12.3
Mei/May	113,569.9	38,973.3	152,543.3	27,214.7	125,328.6						881,940.6	14.2	12.3
Jun/June	119,817.3	38,453.2	158,270.5	24,648.7	133,621.8						903,997.3	14.8	13.1
Jul/July	119,477.5	38,067.0	157,544.5	24,475.5	133,069.0						909,037.2	14.6	13.0
Ogos/Aug	119,893.1	38,294.0	158,187.2	25,056.2	133,131.0						908,853.5	14.6	13.0
Sep/Sept	121,083.4	37,433.2	158,516.5	25,005.2	133,511.3						913,591.4	14.6	13.1
Okt./Oct.	121,282.8	37,446.2	158,729.0	24,943.9	133,785.1						917,179.7	14.6	13.0
Nov/Nov.	122,147.2	37,476.9	159,624.1	24,943.6	134,680.5						925,176.2	14.6	13.0
Dis/Dec	123,354.8	38,187.3	161,542.2	25,188.6	136,353.6						928,519.9	14.7	13.1

1 Mulai Jun 1999, jadual ini termasuk Institusi bank-bank Islam.
2 Mulai November 2000, Modal Kumpulan 1 termasuk keuntungan setengah tahun selepas cukai yang telah diaudit.
3 Jumlah aset diwajarkan mengikut wajaran risiko
4 Mulai April 2005, Jumlah Aset Berwajaran Risiko, Nisbah Modal Berwajaran Risiko dan Nisbah Modal Teras termasuk faktor risiko pasaran
5 Mulai Januari 2008, pengiraan termasuk institusi perbankan di bawah pendekatan standard Basel II

1 Starting June 1999 , these tables include Islamic banks.
2 Starting November 2000, Tier 1 Capital includes audited half year after-tax profits.
3 Sum of assets weighted by risk-weights
4 Starting April 2005, Total Risk-Weighted Assetss, Risk-Weighted Capital Ratio and Core Capital Ratio include market risk factor
5 Starting January 2008, figures incorporate banking institutions under the Basel II standard approached